

Form BLdfld7 (5/17/2004)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

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IN RE:

CASE NO: 1-05-22455-jf

Denise Mattei

SSN/TAX ID:

CHAPTER: 7

xxx-xx-6208

DEBTOR(s)

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### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on August 4, 2005; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

**IT IS ORDERED :**

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- John S. Pereira (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: January 5, 2006

s/ Jerome Feller  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Enterprise Systems Incorporated  
 11487 Sunset Hills Road  
 Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 0207-1  
 Case: 05-22455

User: acruz  
 Form ID: 262

Page 1 of 1  
 Total Served: 36

Date Rcvd: Jan 05, 2006

The following entities were served by first class mail on Jan 07, 2006.

db +Denise Mattei, 377 Adelaide Avenue, Staten Island, NY 10306-5329  
 aty +Kevin B Zazzera, 88 New Dorp Plaza, Suite 108, Staten Island, NY 10306-2902  
 tr +John S. Pereira, 150 East 58th Street, 14th Floor, New York, NY 10155-0002  
 smg +Deirdre A. Martini, Office of the United States Trustee, 33 Whitehall Street - 22nd Floor, New York, NY 10004-2133  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455, W. A. Harriman State Campus, Albany, NY 12227-0001  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 4895433 Amoco, Midland Credit Management, Inc, P.O. Box 939019, San Diego, CA 92193-9019  
 4895434 +Annie Sez, P.O. Box 1003, Totowa, NJ 07511-1003  
 5222929 Arrow Financial Services LLC, c/o Becket & Lee, PO Box 3001, Malvern, PA 19355-0701  
 4895435 +Bombay, C/O Transamerica Bank, 11227 Lakeview Avenue, Lenexa, KS 66219-1399  
 4895437 Capital One, C/O Arrow Financial Services, P.O. Box 1206, Oaks, PA 19456-1206  
 4895436 +Capital One, C/O Cohen & Slomowitz, LLP, P.O. Box 9004, Woodbury, NY 11797-9004  
 4895438 +Citgo-Plus, C/O Midland Credit Management, P.O. Box 939019, San Diego, CA 92193-9019  
 4895439 +Citi Financial, P.O. Box 22066, Tempe, AZ 85285-2066  
 4895440 +Citibank/Shell, C/O Plaza Associates, P.O. Box 18008, Hauppauge, NY 11788-8808  
 4895441 Consolidated Edison Of NY, C/O Inovision, A Marlin Company, LLC, P.O. Box 1702, New York, NY 10116-1702  
 4895442 Express, C/O Mitchell N. Kay, PC, P.O. Box 9006, Smithtown, NY 11787-9006  
 4895443 Fingerhut Credit Advantage, C/O Midland Credit Management, P.O. Box 939019, San Diego, CA 92193-9019  
 4895444 +Fortunoff, C/O Accounts Recovery Group, Inc., P.O. Box 528, Orchard Park, NY 14127-0528  
 4895445 +JC Penney, C/O Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610  
 4895448 +Mastercard, C/O Associated Recovery Systems, 201 West Grand Avenue, Escondido, CA 92025-2603  
 4895449 +Midnight Velvet, C/O Allen M. Rosenthal, Esq, 111 Livingston Street, Brooklyn, NY 11201-5078  
 4895450 New York & Company, C/O Mitchell N. Kay, Esq, P.O. Box 9006, Smithtown, NY 11787-9006  
 4895452 +PROVIDIAN, C/O Mel S. Harris & Associates, LLC, 116 John Street, New York, NY 10038-3300  
 4895451 +Pro Active, C/O Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
 4895453 +S P Capital, 1601 W Airport Freeway, Euless, TX 76040-4020  
 4895454 +Spiegel, C/O Cohen & Slomowitz, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016  
 4895455 +Staten Island University Hospital, C/O Paul Michael, 18609 Union Turnpike, Flushing, NY 11366-1733  
 4895457 +Syms, C/O Erin Capital Management, 116 John Street, New York, NY 10038-3300  
 4895458 +Target, C/O Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036

The following entities were served by electronic transmission on Jan 05, 2006 and receipt of the transmission was confirmed on:

4895432 +EDI: IRS.COM Jan 05 2006 15:28:00 Internal Revenue Service, Bankruptcy Unit, 625 Fulton Street, 5th Floor, Brooklyn, NY 11201-5432  
 4895446 EDI: WTRWFNNB.COM Jan 05 2006 15:28:00 Limited, C/O WFNNB, P.O. Box 182071, Columbus, OH 43218-2071  
 4895447 +EDI: TSY2.COM Jan 05 2006 15:29:00 Macys, C/O FMS Inc., 9111 Duke Drive, Mason, OH 45040-8999  
 4895456 +EDI: WTRWFNNB.COM Jan 05 2006 15:28:00 Structure, C/O World Financial Network NB, P.O. Box 182071, Columbus, OH 43218-2071  
 4895459 EDI: WTRWFNNB.COM Jan 05 2006 15:28:00 Victoria Secret, C/O World Financial Network NB, P.O. Box 182071, Columbus, OH 43218-2071

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2006

Signature:

